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ABSTRACT

Increasing complexity in the marketplace, and changing interests in consumption have led to an expansion of consumer education. One result of this expansion has been a shift away from the traditional place where the subject has been taught, home economics, into business, distributive education, and social studies. Joseph N. Uhl's Survey and Evaluation of Consumer Education Programs in the United States (ED 038 549), published by the Office of Education in 1970, is the source of this information and the basis for this brief guide. The first part raises 15 questions on consumer education as a part of the social studies that should be considered. Suggested partial answers and approaches for each fall into two categories: 1) Principles: teacher reaction, considerations in content, objectives, student needs, pretesting; and, 2) Selecting Materials: relation to teaching methods and plans; business orientation; sexual discrimination; role-typing; racist attitudes; innovative viewpoints; views on the creation and satisfaction of consumer needs and wants; treatment of income problems; socioeconomic group orientation; treatment of public and private consumption; and, the expressed or implied image of man. The second and last part of the paper describes some of the major sources of information on curriculum planning and consumer guidance: institutions, guides, a bibliography, and periodicals. (Author/SBE)

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SOCIAL SCIENCE EDUCATION CONSORTIUM, INC.

CONSUMER EDUCATION: QUESTIONS AND RESOURCES

by

Peter R. Senn
Wright College

Joanne L. Binkley
ERIC/ChESS

A Joint Publication

ERIC Clearinghouse for Social Studies Social Science Education

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FOREWORD

Social studies teachers initiating or modifying a program in consumer economics may want to consult a variety of recent and current sources. A particularly comprehensive survey of consumer education programs in the United States was made by Joseph N. Uhl and his associates at Purdue University and published by the U.S. Office of Education in 1970. Drawing on information, trends, and questions raised in that study, Peter Senn and Joanne Binkley have written this brief guide for teachers of courses that include consumer education.

The first part of the paper raises 15 questions that should be considered by teachers of consumer education, suggesting at least partial answers and approaches for each of the questions. The second part of the paper describes some of the major sources of information on curriculum planning and consumer guidance.

Publication of this paper is a joint effort of the ERIC Clearinghouse for Social Studies/Social Science Education (ERIC/ChESS) and the Social Science Education Consortium, Inc. (SSEC). It is part of the continuing effort of those two organizations to supply concise, analytical, useful information for social studies teachers and other social science educators.

Irving Morrissett
Executive Director, SSEC, and
Associate Director, ERIC/ChESS

November, 1971

PREFACE

Increasing complexity in the marketplace, and changing interests in consumption have led to an expansion of "consumer education." One result of this expansion has been a shift away from the traditional place where the subject has been taught--home economics--into business, distributive education, and social studies. It is, however, significant that in the last decade the percentage of secondary schools offering special consumer education courses in social studies has been only about 3 percent. Many factors cause this. Among the most important are: dissatisfaction among social scientists with the materials and methods; lack of trained teachers; limited time in the curriculum; the practical nature of consumer education; and differences in needs, values, and goals.

Social studies teachers who will teach this subject must therefore be cautious about what they teach. For this reason, the report that follows asks--and suggests answers to--many of the important questions involved in teaching consumer education as a part of social studies.

SOME QUESTIONS FOR THE SOCIAL STUDIES TEACHER

First Principles

1. How should you react to being forced to teach consumer education?

One of the problems facing social studies teachers is that states and school systems have recently been making consumer education compulsory. In Illinois, for example, the law states that "Pupils in the public schools in grades 5 through 12 shall be taught and be required to study courses which include instruction in consumer education . . ."

When this happens teachers are forced to comply, often with no additional pay, time off for training, or additional help. There is little that you as an individual teacher can do about this, except perhaps to appeal to your union or professional organization. Don't, however, feel overwhelmed or oppressed by the fact that you were not well-trained in consumer education in college--practically no social studies teachers were. In fact, there is a national shortage of qualified consumer education teachers. "Guidelines" shouldn't be relied upon too heavily, since none were developed by social scientists, and most share a number of the problems of narrowness and special orientations discussed further on. However, the following discussion should give you some broad-based ideas to keep in mind when designing a course or unit.

2. How are social studies and consumer education defined?

A large number of definitions exist for both social studies and consumer education. It is not surprising, therefore, that often the definitions of the two fields rarely show any helpful relationships. The social studies teacher, or the curriculum developer will, therefore, have to contruct his or her own model or set of relationships. A useful way to begin is to look first at a definition of social studies appropriate to existing students, institutional structures, etc. Then a definition of consumer education that is consistent can be selected. During this process it can be expected that some modifications of definitions of both fields will occur.

As a start, one might recall Edgar Wesley's old, but useful definition: "The social studies are the social sciences simplified for pedagogical purposes." Legitimate criticism has been directed, not so much at the definition, but at the purposes for which it has been used, the methods used to implement it, and an implied relative indifference to social problems.

The recipe for the social studies cake--the extent to which the social sciences are to be simplified, the process for putting them together, and which ones should be included--is still a matter of much discussion. Despite controversies about precise definitions of the social studies, there is widespread consensus that they are related to the social sciences. Starting from there, the obligation of the social studies teacher is to develop, adopt, or adapt a definition in harmony with his or her own background, the legitimate objectives of the school, and the needs of his or her students. Almost all of the social studies methods texts have discussions of what social studies are.

Consumer education, as a part of social studies, has not as yet had the benefit of such extensive discussion. As a result, definitions tend to be unduly narrow. Often, for example, they may overemphasize the marketplace, where most of the valuable things we consume as humans (education, fresh air, freedom, love, fellowship, creative satisfactions) are not obtained. This emphasis can play down some of the problems produced by the workings of the market (such as air pollution, ghetto housing, etc.). A narrow definition of this type follows: "Consumer Education gives an individual the knowledge and information to make intelligent choices in the marketplace."

Most definitions that escape this type of problem go to the other extreme and are so broad that they might fit almost any subject, for example, "Consumer Education is the development of the individual in the skills, concepts, and understandings required for everyday living to achieve, within the framework of his own values, maximum utilization of and satisfaction from his own resources."

For the social studies teacher, consumer education must include far more than simply the buying of

things. It must include the recognition, development and clarification of what is satisfying. It must recognize and teach ways to handle problems of conflict and choice. It must include the social aspects of satisfaction--those that come from parks, fresh air, reading, concerts, or living in an orderly society. It must include an understanding of process--how we can change our institutions to get what we want.

3. What are appropriate goals for consumer education as a part of social studies?

The major promotors of consumer education have not traditionally been social scientists, and their goals have not always been those of social scientists. For example, businessmen have been interested in selling their products, some government officials in protecting the public, and consumer organizations in getting the "best buy." These are often in conflict.

The social studies teacher must decide which consumer education goals are appropriate to the social studies and then develop teaching plans. Even a cursory study of goals will show an amazing range, from improving consumer skills to measuring the extent to which an economic system has failed to operate in the interests of the consumer.

Even the better statements, like the one that follows, tend to: 1) gloss over the social aspects of consumption, 2) overlook the possibilities for changing both what gives us satisfactions and the system that provides them, and 3) overstress both "best buys" and some version, often mythical or legendary, of a "free enterprise system."

"The purposes of consumer education are to help each student evolve his own value system, develop a sound decision-making procedure based upon his values, evaluate alternatives in the marketplace and get the best buys for his money, understand his rights and responsibilities as a consumer in our society, and fulfill his role in directing a free enterprise system."

The basic and traditional aim of consumer education was to teach the student how to make the "best buy" or, in broader terms, to be an effective consumer and use his income to its fullest potential. The basic and traditional aim of social studies education was to teach the student how to become a better "citizen" or, in broader terms, to be a more effective person and develop to his fullest capacity.

Both of these aims centered primarily on individual development, with the social context playing a secondary role. In consumer education, for example, most of the better texts do discuss the market economy as part of the economic system of the United States, just as in the social studies the relationship of the individual to the society is often touched upon. It has recently become apparent, however, that the social, as opposed to the individual, aspects of our consuming activities require a third major educational aim that is more than a change in emphasis. Briefly put, this aim is to educate the student that society must develop new ways of defining responsible individual behavior and of relating individual activities to their social consequences.

Thus, the social studies teacher who teaches consumer education must judiciously mix three goals, "best buy," "citizenship," and that of teaching social consequences of individual and group (including business and government) activities.

Fortunately, the prospects for a successful mixture of these goals appear limitless and can utilize most educational methodologies, ranging from behavioral objectives to the inquiry approach. And the material can be made relevant and interesting. For example, what if the best buy in toilet paper is colored, which is harder to dispose of than white, or the best car buy the worst polluter? What does good citizenship require when the two political parties both put up candidates who are anti-consumer? What are the effects on consumption, both long and short term, if money income is taken from the rich and given to the poor?

Everything that is done in consumer education should be related to goals. Goal statements may be derived from lists, such as those of Blooms' *Taxonomy* or the *Curriculum Materials Analysis System* by

Morrissett and Stevens (see Social Science Education Consortium Publication No. 143, 1971) and relating these lists to social studies goals as they might apply to consumer education.

Dorothy Fraser and Edith West (*Social Studies in Secondary Schools: Curricula and Methods*,1961, p. 44) have given practical advice on how to cope with this problem. "The 'objectives problem' will not be solved overnight, nor by one teacher acting alone. But each teacher can contribute to its solution by clarifying his own objectives at the short-range, intermediate, and long-range levels and using his identified objectives as a guide for the daily work of his students."

4. What are the students' needs for consumer education?

There are sharp and wide ranging differences of opinion among educators with respect to the students' needs for consumer education. For many it is a matter of factual knowledge and the resulting consumer skills. For others it should revolve around theoretical content drawn from the disciplines of economics, sociology, political science, and psychology.

Do not rely too much on general statements of alleged need. Partisans of every subject in the curriculum argue that everybody needs education in their subject. Everybody has a sex and sexual feelings--does it therefore follow that everybody needs sex education? Perhaps, but what kind? Where in the curriculum? Practice? What other material should be dropped to make room? The educational issues are many.

The point of this example is that many educational issues are still unresolved; simply because everyone may need consumer education, it does not follow that social studies teachers should necessarily be the ones to teach it. Nor, if they should be the ones to teach it, can we say what it should include, to whom it should be taught, or how it should be taught. The educational problems that follow from alleged need of one kind or another can only be defined by carefully analyzing specific student needs and then developing a program in the light of sound educational goals.

Among the factors that are important in this analysis of student needs are incomes, place of residence, socioeconomic class, values, age, and expected future roles. The social studies teacher must pay special attention to real student needs if only because most existing programs do not reflect them.

The practical problem here is what material should be given up if consumer education is to be added to social studies. The teacher must make judgements which should result in giving up material that is less "valuable" in some sense than the material which is to take its place. Because students of almost every age and condition are interested in current and relevant material--ecological problems, racism, welfare--it is often useful to consider dropping that material which appears to have less student interest. Often many of the worthwhile concepts and methods from the dropped material can be imaginatively worked into consumer education if the social aspects of consumption are stressed.

5. First things first: A pretest?

In developing such a program it is always useful to keep in mind how to evaluate what is taught. Sometimes, behaviorally defined objectives are helpful. It is best to develop your own objectives, based on your analysis of student needs.

Suggestions for specific objectives can be found in many of the consumer education guides mentioned in the Instructional Resources section of this paper, but again, they should be modified according to the needs of your own students.

Most often a pretest would be required. Such a test could examine the students' ability in problem solving, as well as his knowledge of consumer information and relevant socioeconomic principles. Done early, this test will force the teacher to think through what he wants the student to learn. It also has other

educational advantages. It will provide a before- and after-measure of student achievement, and it will tell you what the students do and do not know.

Selecting Materials

Once the questions above have been considered, then teaching materials can be selected. The following questions can help with the problems of selecting curriculum materials.

6. How does the material fit into your teaching methods and plans?

Much consumer education material is put out without regard to classroom uses. Indeed, as Uhl points out in his study, "It is often difficult for firms and trade associations to distinguish between advertising, public relations, and consumer education efforts." Select from this type of material with great caution to be sure they fit your teaching needs.

There is another large group of materials that does not evidence this difficulty. This group of materials aims to educate in one of two ways--either to teach better purchasing, for example, material in *Consumer Bulletin* or *Consumer Reports*, or to draw attention to a consumer problem, for example, *The Silent Spring* or the various reports by Ralph Nader and his study groups.

Teachers will have little difficulty getting reasonably good and unbiased materials, often free, for the "best buy" part of their course. There is very little good material for the social studies part, largely because a profitable market for such materials has not yet developed. Unfortunately, the prevalence of "best buy" materials has sometimes led social studies teachers into a one-sided course.

Until commercial publishers put out more materials, most teachers will have to rely on their own ingenuity. A good way to begin is by making up a folder for newspaper clippings, book reviews, and the like for the topics or concepts. Combine this with the resources listed later in this paper.

7. Are the materials "business" oriented?

By business oriented materials, we mean those that present the subject from the point of view that might be called "business."

There is nothing wrong with presenting materials with a business point of view. The teacher who has not been trained in business should know, however, that there is no single "business" point of view. For example, small businesses often have quite different problems than the large ones, and utilities differ in their outlook from farmers. The list of such differences is long.

This means all materials must be carefully examined for the viewpoints that they express. If there is any possibility that the material is one-sided, the teacher should either reject the material or carefully supplement it--either in discussion or with other materials. This can often be done by having students examine materials from competing businesses.

8. Are the materials sexist or excessively role-typing?

Many consumer education materials that are now being offered to social studies teachers were originally developed for other fields of study, such as home economics, business, and distributive education. Very often, these materials role-type by sexes in ways that are now unsatisfactory. For example, older home economics materials often overtly or implicitly assume that such subjects as child care, nutrition, cooking, home decoration, etc., primarily are, or should be, the concern of the female. Similarly, many of the materials on finance in business education courses implicitly assume that the male will play a predominant role.

Social scientists know that roles are learned and culturally determined, and therefore are subject to change. In America today, for example, over 15 per cent of all families are headed by females, and over one-third of the work force is female. Consumer education that does not take account of the changing roles of men and women will not be appropriate.

9. Are the materials racist?

The practical definition of racist content of materials depend upon the sensitivities of the community and the students. It is important to carefully review any materials for problems of both the commission and omission type. Materials that are overtly racist, those that contain slurs or derogatory terms, are relatively rare. More common are materials that omit references to special problems of race. These omissions could be damaging to effective teaching in cases where the student and community are sensitive to special needs or problems.

10. Does the material take account of newer viewpoints and relationships?

Many existing materials do not take account of the present consumer demands and interests. Recent concern about the environment has led to viewpoints about consumption that very few of the older materials express.

One viewpoint, for example, holds that most consumption in our society is neither necessary nor conducive to survival. Rather, it may detract from spiritual and cultural growth. According to this view, "standard of living" no longer means simply economic well being, but rather a way of living which is both healthful and humane. Real affluence is not needing anything.

From this point of view, most existing materials are both inadequate and inappropriate. Producing fewer non-essential goods, recycling clothes rather than buying new, and avoiding the waste that is legitimized in the name of competition are ideas of a sort that are in sharp contrast to most materials developed in the past and some newer ones.

Here are some of the other kinds of topics that are ordinarily covered in consumer education, but need to be reanalyzed from a social studies point of view: public versus private insurance; conservation and ecological balance; social priorities, such as military defense and social problems and how they relate to personal spending habits; and family planning and population control, including contraception and abortion. Other examples are how people can challenge TV and radio licensees for better programs, how poor people can use the law to be treated more fairly, how women can fight against the biases that limit their use of credit, and how consumer boycotts can work against corporations involved in armaments production.

11. What do that materials say or imply about the creation and satisfaction of consumer needs and wants?

Consumers' needs and wants do not exist independently, but are largely determined by the goods and services produced by the society. Thus, the producers in the society determine to a large extent the range of goods and services from which consumers must make their choices.

In addition, by means of advertising and other devices, producers attempt to persuade consumers to choose what they produce. Therefore, the older concepts of consumers having needs which are then met by producers is not always true. Producers today often help determine the consumers' "needs". New relationships such as these are constantly being added to the knowledge of social science, and if consumer education is to be effective, the materials must be up to date.

One of the problems in materials and course content has been too little emphasis on methods of consumer redress and protection and too much emphasis on how the "market" is supposed to work. There are two other important aspects of the relationship of consumption problems to market satisfaction. The first is that, while many goods and services can be obtained in sufficient quantity and quality by the informed buyer with money to spend, some goods and services cannot. The provision of medical care is an example. No matter how much money people have to spend for medical services, there is no assurance that good and adequate services will be forthcoming if the training and financing mechanisms for supplying more and better medical services are inadequate. The second consideration is that some people would be unwilling to buy services in sufficient quantity, even if they are available at reasonable prices and in sufficient quantity. Education is a case in point; even if parents had enough income to educate their children at their own expense, society is unwilling to leave this decision to parents. Our society (and most others in the 20th century) have decreed that

education shall be compulsory and shall be supplied at public expense, because there is a public interest in this matter that goes beyond the private interests and decisions of parents and children.

12. How do the materials treat the income problem?

Suppose a group of students had all the money they needed. What kind of consumer education would they require? Suppose on the other hand, that the students had no money at all. What kind of education then? These questions point up the fact that consumption is related to income. Almost every private or individual consumption problem can be lessened in importance if incomes are high enough.

Much material, explicitly or implicitly, assumes that incomes exist and that a central problem of consumer education is choice. This may very well be true for some students and some things, but by the same reasoning, it is not true for many. One way to cope with this problem is to teach how to make choices and what problems making choices involves, with income assumptions explicit.

If, for example, the students are less advantaged, they may gain much more from learning how to cope with the welfare system, fill out forms, give social workers what they expect and need, and deal with bureaucracies, than from learning how to make their small, perhaps minimal, incomes go further.

Many of the less advantaged children could benefit more from materials that teach individual and social values, such as postponing smaller satisfactions now for greater ones later, saving, how to get and hold a job, and what employers expect, rather than getting the most candy for a nickel or even how to buy a used car. The central point is that a social studies teacher must consider the consumer education problem in its broader aspects. If increases in incomes, whether from the private or public sector, are likely to bring about greater improvement for the individual than increased satisfactions from better utilization of present income, then this is what should be stressed.

13. For what socio-economic group is the material oriented?

Most programs are urban, middle-class, well-to-do oriented. But most students are not urban. About one-third live in central cities, about one-third near central cities, and about one-third in rural areas. Neither are most students well-to-do. This means that most materials used in social studies consumer education will have to be adapted or supplemented if the teacher wishes to avoid these orientations.

14. How do the materials treat the question of public and private consumption?

In America today about one-fourth of our national income is spent by public bodies. Many of the things that are important to a good life--fresh air, quiet, some kind of ecological balance--are also matters of public determination. In addition, many of our most pressing problems of consumption, such as those of central city renewal and increased medical care can only be solved in a public and social context. Once again there are notable gaps in existing materials and courses.

The social studies teacher must find materials that close these gaps in order to avoid a one-sided presentation. Among the materials needed are those that distinguish between problems susceptible to individual, group, or social solutions. Also, good discussion of the need for city and regional planning will usually be needed.

The social studies teacher must also be careful that the materials do not express or imply the assumptions that demonstrable public needs (like that for fresh air) will somehow be automatically translated into intelligent political action. The experience of the Vietnam War about which public opinion has long been expressed shows that there are time lags and hitches between desires expressed by the public and governmental action.

15. What image of man is expressed or implied in the materials?

The social studies teacher must always be concerned with the image of man he or she is developing. All materials must be examined for the kind of image they express or imply. The image of man that is appropriate for the social studies is that each person is a part of mankind, possessed of dignity, interested in love, equality,

peace, justice, non-violent resolution of conflict, cooperation, and striving for a meaningful life of work and cultured leisure. Sometimes this image is in startling contrast to that of the American consumer. Somewhat simplified, this image is that of a consumption machine with never-ending and unsatisfiable wants. He is manipulated by advertising and regulated by social pressure against b.o. or bad breath. His leisure is mindless TV watching and his goal to get the "best buy" in living up to the Jones' standards. When you think about the subject of consumer education, you should keep in mind both the image the students have of their roles as consumers and the image that is desirable for the future.

This means the students will have to consider what consumption means on space-ship earth; they will have to consider how to use leisure; how to eliminate useless, undignified degrading work; and how to organize themselves so that even the poor can have what they need for a life of dignity. They will have to consider questions now usually avoided in consumer education, such as those of inheritance, work incentives and uses of our resources, e.g., does land really have its best use as a speculative vehicle? They must also be world-minded and reflect on the relationship of their consumption decisions to the rest of mankind.

Social studies students must be encouraged to question the roles, management, and ownership of big business; who should be housed and educated; and how. These kinds of questions about man's roles and destinies distinguish the teaching of consumer education as a part of social studies from teaching it in other areas.

INSTRUCTIONAL RESOURCES

Institutions

Federal

Federal Trade Commission, Pennsylvania Avenue at 6th, N.W., Washington, D.C. The Commission is composed of five Commissioners and is responsible for the enforcement of federal consumer-related legislation. Consumer bulletins, brochures covering unfair or deceptive practices, and economic and investigative study reports on various industries and activities are some of the kinds of information available. Educators are encouraged to work through their local FTC field office for mailing list requests and other teaching materials. Field offices are located in Atlanta, Boston, Chicago, Cleveland, Kansas City, Los Angeles, New Orleans, New York, San Francisco, Seattle, and Virginia. By filling out an FTC Mailing Survey (available from the field offices) you will receive all FTC public information releases relating to your specific interests.

President's Committee on Consumer Interests, Washington, D.C. 20506. The purpose of the Committee is to serve as a coordinator for federal consumer programs and to act as liaison between consumers and government. Recently, they published *Suggested Guidelines for Consumer Education: Grades K-12*, described more fully in the following section on materials. A list of currently available information may be received upon request.

State

State Education Departments are good places to begin for guidelines and materials suited to the needs of your own area and population. Many of the resources cited in the materials section below are authored by these departments.

State consumer protection agencies are located in a majority of states, though the forms and activities of these agencies vary considerably. In states where no such agency exists, inquiries about consumer laws should be directed to the State Attorney General.

Local

Bankers and credit bureau representatives in your own community can be convenient sources of information. Though many of the materials from these types of sources are of high quality, they should be evaluated carefully, since these organizations have a vested interest in increased consumption.

Other

Consumers Union (CU) of U.S., Inc., 256 Washington Street, Mount Vernon, New York 10550. CU is a nonprofit, noncommercial organization founded in 1936 to provide consumers with information on consumer goods and services, and to give information on all matters relating to the expenditure of the family income. It derives its income solely from the sale of its publications and occasional nonrestrictive, noncommercial grants. Its principle vehicle for consumer education is its magazine, *Consumer Reports*, which appears in the materials section below. Some of the materials available are: *Consumer Education--Its New Look* ($2.00); *Consumers Want to Know* (a film, free except for Postage); and a documentary film on Consumers Union (free except for Postage).

Consumers' Research, Inc., Washington, New Jersey 07882. Since 1929, Consumers' Research has been operating as a non-profit, consumer-supported organization to present unbiased, practical and technical information on goods and services. Through its main channels of communication, the monthly *Consumer Bulletin*, and the annual *Handbook of Buying*, Consumers' Research reports the results of laboratory and other tests it conducts on a wide range of products. Its educational activities are in the form of published bulletins made available by subscripton to school and college classes, and lectures given in secondary schools, institutions of higher education, and teacher-training workshops. Slide series on several subjects of direct interest to educators are also available.

Money Management Institute of Household Finance Corporation, Prudential Plaza, Chicago, Illinois 60601. The purpose of the Institute is to provide interesting and practical educational tools to help people become more businesslike in their management of family finances. Money Management materials are used as resource and text material, practical guides, and topics for group discussions. A mailing list is maintained for educators and individuals interested in consumer education. Among the materials presently available are Money Management Booklets, covering topics such as: *Your Budget; Children's Spending; Your Shopping Dollar; Your Savings and Investment Dollar;* and, *Your Health and Recreation Dollar.* The set of 12 booklets is $3.00, individual copies are $.25. Filmstrips on a variety of consumer topics are also available at $1.75 individually, and $7.00 for the set of five. A recent publication is entitled, *It's Your Credit--Manage It Wisely*, and is available for $.50.

Joint Council on Economic Education, 1212 Avenue of the Americas, New York, New York 10036. Incorporated in 1949, the Joint Council is an independent, non-profit, nonpartisan, educational organization. It has helped to organize a network of state councils on economic education that work with the educational institutions in their region to organize teacher training, curriculum development, and (in some cases) materials development. Through the support of the Joint Council, college and university centers of economic education have been set up to improve teacher training, to provide consultant help for the schools, to conduct research in economics education, and to develop and distribute materials in economics education. The Joint Council acts as the coordinating agency for the affiliated councils and centers. It serves as a consulting service and clearinghouse for the spread of useful ideas and materials on economics education. The Joint Council has maintained that whatever is to be taught in consumer economics or consumer education can be derived from a common base of economics knowledge, and that there is an accepted discipline and common core of economics, which is functional for making decisions on matters of personal economics. Their teaching guide described in the materials section below is based on this philosophy.

Follett Education Corporation, 1010 West Washington Blvd., Chicago, Illinois 60607. A publisher of educational materials in elementary, secondary, and adult education for nearly 50 years. *Accent/Family Finances* and *Accent/Consumer Education* are two seperate series of booklets designed to offer practical, easy-to-read coverage of a wide range of consumer topics. A mailing list is maintained for those associated with educational institutions.

Center for Study of Responsive Law, Post Office Box 19367, Washington, D.C. 20036. Ralph Nader and his staff do in-depth studies on various consumer related issues, and reports of these investigations are made available through the Center, or directly from publishers. Although the Center is not geared to provide educational assistance per se, their work provides an important side of the consumer picture. A list of their publications is available upon request. It includes such popular works as *The Chemical Feast*, and *The Nader Report on the Federal Trade Commission.*

Materials

Guides

Most of the guides included here offer a well-ordered and somewhat complete coverage of consumer education topics. However, many of them fail to take account of new relationships, and utilize a rather narrow spectrum of community resources. A wise choice of supplemental material can compensate for these inadequacies.

Consumer Education: Materials for an Elective Course, by Henry Bregman and others for the New York State Education Department, Bureau of Secondary Curriculum Development, 1967. (Available from the Publications Distribution Unit, Room 169 Education Building, Albany, New York 12224. for $1.00, or through the ERIC system, ED 022 044, $.65 in microfiche, $9.87 in hardcopy.) This is an interdisciplinary, twelth grade course which is intended to serve as a capstone to the efforts in social studies, business education, home economics, and industrial arts in preparing citizens to be wise consumers. It offers thorough coverage in a well-organized, yet flexible, curriculum guide that outlines materials according to suggested learnings, pupil and teacher activities, sources of information, and concepts.

Guidelines for Consumer Education by the State Office of the Superintendent of Public Instruction, Springfield, Illinois, 1968. (Available free from the Superintendent's Office, or through the ERIC system, ED

028 276, $.65 in microfiche and $6.58 in hardcopy.) A suggested content for instruction in consumer education is presented through the development of twelve topics. Each topic is presented through a statement of rationale, a list of objectives, a suggested content outline, student activities, and a few specific resources applicable to the topic. Additional resource materials for each topic are listed in the final section. Another section is devoted to implementation of consumer education and considers the relationships of curricular organization, time allotment, and school and community resources.

Suggested Guidelines for Consumer Education: Grades K-12, by the President's Committee on Consumer Interests, 1970. (Available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, $.65, or through the ERIC system, ED 046 822, $.65 in microfiche.) This curriculum guide, in addition to offering a brief rationale and introduction to consumer education, presents specific suggestions for initiating or developing an individual program, and devotes a good deal of attention to different methods of implementation. Though the teacher is urged to develop his own course content based on the needs and interests of his students, four broad topics and their introductory concepts are suggested: The consumer as an individual, as a member of society, his alternatives in the marketplace, and his rights and responsibilities. Each topic area includes samples of various types of learning divided into grades K-3, 4-6, 7-9, and 10-12. Use of outside resources is encouraged.

Teaching Personal Economics in the Social Studies Curriculum, by The Joint Council on Economic Education, 1971. (Available from the Joint Council, 1212 Avenue of the Americas, New York, New York 10036, for $2.50.) This teaching guide for use at the secondary level is intended to provide students with an understanding of the economic process by illustrating the impact of their own behavior when they function in their roles as workers, consumers, and citizens. The areas of the social studies curriculum chosen for emphasis are: civics/government; American and world history; economics; and other social sciences. Part I of the guide sets out the structure, ideas, and concepts of personal economics; examines an analytical framework by which teachers can translate the aims and content of the structure into viable study units; and offers teaching suggestions for use in the three subject areas mentioned above. Sample teaching units including objectives, an economic overview, and teaching techniques. Part II is comprised of a position paper for the Personal Economics Project, by Meno Lovenstein, a few diagrams that can be used as tools of analysis, and a section on selected study materials.

Finding Community: A Guide to Community Research and Action, by W. Ron Jones, and others, 1971. (Available from James E. Freel and Associates, 577 College Avenue, Palo Alto, California 94306, $3.45 paperback.) Though all of the above material makes an attempt to involve outside resources in the learning process, none of them does so with the naturalness and zest of this book. As such, we think it makes a perfect complement to the more complex guides above, or to the course you've devised on your own. Though it is designed to offer some starting points for local research and action on a whole range of contemporary social issues, and not only on consumer affairs, several of its chapters are quite appropriate for use in consumer education. And it can be used in some form at every educational level. The first of the 11 chapters, for example, is on food costs and quality, another is on selling practices and credit abuse. Each chapter has four parts: 1) Indictment to briefly describe the problem; 2) Readings, to serve as evidence drawn from various sources; 3) Community Research and Action; and 4) Alternatives, to show efforts of people to create new institutions to answer the problems raised by the old.

Other

Consumer Education Bibliography, prepared for the President's Committee on Consumer Interests by the Yonkers Public Library, 1969. (Available from the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402, $.65, or through the ERIC system, ED 037 560, $.65 in microfiche.) This annotated bibliography is a listing of more than 2,000 books, pamphlets, films, filmstrips, and other materials. It is arranged in the following categories: consumer classics; impact of the consumer on the economy and influence of the marketplace on consumption; factors that motivate and stimulate consumers; agencies and organizations; money management; consumer goods and services--purchases and use; credit use, sources, and costs; debtor problems; taxation; legal rights and responsibilities; frauds; methods and materials available for consumer education. (A revised edition of this bibliography will be available from the Superintendent of Documents in November 1971, for $1.00.)

Survey and Evaluation of Consumer Education Programs in the United States, by Joseph Uhl, and others, 2 vols., 666 pages, 1970. (Available from the ERIC system ED 038 549, $.65 in microfiche, $9.74 in hardcopy.) The first volume of this report presents the results of a national survey of consumer education in secondary schools. Recent trends, problems, and recommendations are discussed. A look is also taken at adult consumer education programs, and suggestions for improvement are made. Of most value to teachers is the second volume, the *Sourcebook of Consumer Education Programs*. It is intended to be an inventory of the several types of consumer education program sources: businesses, trade and commercial associations, professional organizations, cooperatives and unions, mass media, educational organizations, consumer organizations, and government. Each program source listed contains information on the organization itself, and on the consumer education program objectives, activities, and materials available. While some of the specific material listed may be out of date already, the listing of resources to contact should remain useful for some time. Unfortunately, the sources and their materials are not evaluated.

Periodicals

Consumer Bulletin, published monthly by Consumers' Research, Inc., Washington, New Jersey 07882. Reports the results of tests it conducts on a wide range of consumer products, by brand name. Major consideration given to health and safety. No advertising accepted.

Consumer Reports, published monthly by Consumers Union of United States, Inc., 256 Washington Street, Mount Vernon, New York 10550. Provides consumers with test results and product evaluations by brand name. Emphasizes health and safety, and is watchful of attempts to deceive the consumer. No advertising.

Changing Times. The Kiplinger Magazine, published monthly by The Kiplinger Washington Editors, Inc., Editors Park, Maryland 20782. A family consumer education service, covering topics such as money management, transportation, housing and education costs, safety, health, credit, etc. Product evaluation by brand name is not a standard offering.